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United States Bankruptcy Northern District of Illinoi											Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Atlas, Joshua M.							Name	of Joint De	ebtor (Spouse)) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									used by the J maiden, and		in the last 8 years):
Last four dig (if more than one.	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	Last f	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Addre	ss of Debto	*	Street, City, a	nd State)	:	ZIP Cod		Address of	Joint Debtor	(No. and St	reet, City, and State): ZIP Code
					Г	60015	<u>e</u>				Zir Code
County of Re	esidence or	of the Princ	cipal Place of	Business			Count	y of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Add	ress of Deb	otor (if diffe	rent from stre	et addres	s):		Mailii	ng Address	of Joint Debte	or (if differe	nt from street address):
					Г	ZIP Cod	e				ZIP Code
Location of I (if different f	Principal As From street	ssets of Bus address abo	iness Debtor ve):								
	• •	Debtor				of Busines	s				otcy Code Under Which iled (Check one box)
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			as defined	■ Chapter 7				
	-	5 Debtors		Other Tax-Exempt Entity			*7	4			e of Debts k one box)
Country of de Each country by, regarding,	in which a fo	oreign procee	ding	unde		t, if applicable applicable applications applications application and the United States applications applications application	ble) ization States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or l	nsumer debts 101(8) as dual primarily	Debts are primarily business debts.
	Fil	ling Fee (C	heck one box)			one box:	•	-	ter 11 Debt	
attach sign	to be paid in ned application	installments on for the cou	(applicable to urt's considerati	on certifyi	ng that the	Check	Debtor is not if: Debtor's agg	a small busing	ntingent liquida	efined in 11 U	U.S.C. § 101(51D). cluding debts owed to insiders or affiliates)
Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					all applicabl A plan is bei Acceptances	e boxes: ng filed with of the plan w	this petition.	v	on 4/01/16 and every three years thereafter). If one or more classes of creditors,		
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credi						with 11 C.E	J.C. § 1120(8).	THIS	S SPACE IS FOR COURT USE ONLY		
■ Debtor es	stimates tha	t, after any	exempt prop for distributi	erty is ex	cluded and	administra		es paid,			
Estimated Nu 1- 49	umber of C 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Lis \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Atlas, Joshua M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form	1)(04/13)
Voluntary	Petition
(This page must	be complet

Name of Debtor(s): Atlas, Joshua M.

S	įσ	n	at	u	r	es

Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
(Check only one box.)
☐ I request relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U.S.C. §1515 are attached
Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

A - 5	Signature of Foreign Representative
Ē	Printed Name of Foreign Representative
7	Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpey petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	Address			
X				

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Voluntary Petition
This page must be completed and filed in every case)
Si
Signature(s) of Debtor(s) (Individual/Joint)
I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptey petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).
I request relief in accordance with the chapter of title 11, United States Code specified in this petition.
Signature of Debtor Joshua M. Atlas
x '
Signature of Joint Debtor
Telephone Number (If not represented by attorney)
November 20, 2015
Date
Signature of Attorney*
x Sh. E. Colon
Signature of Attorney for Debtor(s)
JOSEPH E. COHEN 3123243

Printed Name of Attorney for Debtor(s)

Cohen & Krol

Firm Name 105 West Madison Street **Suite 1100**

Chicago, IL 60602-4600

Address

312.368.0300 Fax: 312.368.4559 Telephone Number November 20, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Joshua M. Atlas		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2					
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or men deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.						
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debto	r: /s/ Joshua M. Atlas Joshua M. Atlas					
Date: November 20, 2015						

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B6D (Official Form 6D) (12/07)

In re	Joshua M. Atlas	Case No.	_
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CDEDITORIS MAME	CO	Hu	sband, Wife, Joint, or Community	CC	z C	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGENT	ロヨーマローロロ	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				╹	T E			
			Value \$		D			
Account No.								
		L	Value \$	Ш				
Account No.			Value \$					
Account No.								
	L		Value \$					
0			S	ubto	ota	ı		
continuation sheets attached			(Total of the	nis p	ag	e)		
			(Report on Summary of Sc		ota ule		0.00	0.00

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B6E (Official Form 6E) (4/13)

In re	Joshua M. Atlas	Case No.
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Joshua M. Atlas	Case No.
•		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	usband, Wife, Joint, or Community	C O N	UNL	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	T L Z G L Z	DRLLQULDAH	DISPUTED	AMOUNT OF CLAIM
Account Noxxxxxxxxxxxxx6193			Opened 10/11/12	T	T E D		
American Express PO Box 297871 Fort Lauderdale, FL 33329		-	Credit Card		D		10,498.00
Account No. xxxxxxxxxxx3992		H	Opened 6/07/02				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Bank Of America PO Box 982235 El Paso, TX 79998		-	Credit Card				0.000.00
Account No.		L	2015				2,333.00
Barnes & Thornburg, LLP 1 N. Wacker Dr. Suite 4400 Chicago, IL 60606		-	Legal bill				
							1,402.00
Account No. BCS Services, Inc. c/o Edward E. Reda Jr. 8501 W. Higgins, Suite 440 Chicago, IL 60631		_	Same debt as Phoenix Bond & Indemnity Company (\$2,325,783.00)				0.00
_3 continuation sheets attached			(Total		ota pag		14,233.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Joshua M. Atlas	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTORUNLIQUIDATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 2009 Possible mortgage foreclosure deficiency Centrust Bank NA 385 Waukegan Road Northbrook, IL 60062 Unknown Opened 8/01/97 Account No. xxxxxxxxxxxx1653 Credit Card PO Box 6241 Sioux Falls, SD 57117 13,484.00 Account No. xxxxxxxxxxxx6087 Opened 8/01/97 Credit Card Citi PO Box 6241 Sioux Falls, SD 57117 15,193.00 Opened 4/25/14 Account No. xxxxxxx-xxxxx4552 Unsecured Citibank PO Box 769006 San Antonio, TX 78245 18,722.00 Account No. 2015 Damage to car Enterprise Car Rental 1750 Lake Cook Road Deerfield, IL 60015 400.00

Sheet no. 1 of 3 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

47,799.00

Subtotal

(Total of this page)

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In re	Joshua M. Atlas	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	- 1	С	U N	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ONFINGEN	Ļ.	$-$ 8 P \cup $+$ \square D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx9154			Opened 4/02/09		Т	T		
Mcsi Inc Po Box 327 Palos Heights, IL 60463		-	Collection City Of Pekin			D		85.00
Account No.	-		2015					00.00
Mills & Hoopes, LLC. 1550 N. Brown Road Lawrenceville, GA 30043		-	Legal fees					
								10,613.42
Account No. Neil Gerber Eisenberg LLP 2 N. LaSalle Street Suite 1700 Chicago, IL 60602		-	2005 through 2012 Legal fees					963,000.00
Account No.	t		2015		1			
North Shore Foot and Ankle 2501 Compass Rd. Suite 120 Glenview, IL 60026		-	Medical services					350.00
Account No.			2011-14					
Peoples Bank of Arlington Heights 41 S. Vail Arlington Heights, IL 60004		-	Possible mortgage foreclosure deficiency					
								Unknown
Sheet no. $\underline{2}$ of $\underline{3}$ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total			ota oag		974,048.42

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B6F (Official Form 6F) (12/07) - Cont.

In re	Joshua M. Atlas	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_		_	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community		l U	[
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	T E	S P U T E	AMOUNT OF CLAIM
Account No.			Judgment	T	T E D			
Phoenix Bond & Indemnity Co./BCS 161 N. Clark Street Suite 3040 Chicago, IL 60601		-			D			2,325,783.00
Account No.			2013					
PIP- West LLC 20 Towne Dr. Suite 129 Bluffton, SC 29910		-	Breach of Contract)	×	
								40,000.00
Account No.	t		2013	T	T	t	7	
Platinum Investment Properties, Inc 20 Towne Dr. Suite 129 Bluffton, SC 29910		-	Same debt as PIP- West LLC					
Biumon, 30 29910								0.00
Account No.	╀	_	Legal fees	+	╁	╀	+	
Shoenberg Finkel Newman & Rosenberg 222 S. Riverside Plaza Suite 2100 Chicago, IL 60606	-	-	Legariees					
								14,570.18
Account No.								
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			\int_{0}^{∞}	2,380,353.18
2 1.0.1			(Tour of t		Γota		´	
			(Report on Summary of So)	3,416,433.60

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B6G (Official Form 6G) (12/07)

In re	Joshua M. Atlas	Case No
-		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Enterprise Car Rental 1750 Lake Cook Road Deerfield, IL 60015 Rented car

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B6H (Official Form 6H) (12/07)

In re	Joshua M. Atlas	Case No	
-		, Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B8 (Form 8) (12/08)

United States Bankruptcy CourtNorthern District of Illinois

	Northern Distr	rict of Illinois		
In re Joshua M. Atlas			Case No.	
	De	btor(s)	Chapter	_7
CHAPTER 7	INDIVIDUAL DEBTOR	R'S STATEMENT (OF INTEN	TION
PART A - Debts secured by property property of the estate. Attac			d for EAC I	H debt which is secured by
Property No. 1				
Creditor's Name: -NONE-	1	Describe Property Sec	curing Debt	:
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		l lien using 11 U.S.C. §	3 522(f))	
-	(101 example, avoic	i nen using 11 0.5.c.	<i>§ 522</i> (1)).	
Property is (check one): ☐ Claimed as Exempt	I	☐ Not claimed as exen	npt	
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three c	olumns of Part B must	be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: Enterprise Car Rental	Describe Leased Prop Rented car	Ţ	Lease will be U.S.C. § 365 YES	Assumed pursuant to 11 (p)(2): □ NO
I declare under penalty of perjury the personal property subject to an unexposite November 20, 2015	pired lease.	tention as to any prop	perty of my	estate securing a debt and/or
		shua M. Atlas		

Debtor

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United States Bankruptcy Court Northern District of Illinois

In r	e Joshua M. Atlas	Case No.	
111 10	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTO	RNEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the at compensation paid to me within one year before the filing of the petition in bankruptc be rendered on behalf of the debtor(s) in contemplation of or in connection with the b	y, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		9,577.00
	Prior to the filing of this statement I have received	\$	9,577.00
	Balance Due	\$	0.00
2.	\$ 335.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other person	n unless they are meml	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons copy of the agreement, together with a list of the names of the people sharing in the		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspe	cts of the bankruptcy c	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in d b. Preparation and filing of any petition, schedules, statement of affairs and plan white c. Representation of the debtor at the meeting of creditors and confirmation hearing, d. [Other provisions as needed] Representations of Debtor against Motions for Relief and Motions to I 	ch may be required; and any adjourned hea	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions or any dischargeability actions or any description.		eeding.
	CERTIFICATION		
this	I certify that the foregoing is a complete statement of any agreement or arrangement for bankruptcy proceeding.	or payment to me for re	presentation of the debtor(s) in
Date	ed: November 20, 2015 /s/ JOSEPH E. C	OHEN	
	JOSEPH E. COH	HEN	
	Cohen & Krol 105 West Madis	on Street	
	Suite 1100		
	Chicago, IL 6060 312.368.0300 F)2-4600 fax: 312.368.4559	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

	Cintea	builts builts upicy cou	uit	
	No	orthern District of Illinois		
In re	Joshua M. Atlas		Case No.	
		Debtor(s)	Chapter	7
		F NOTICE TO CONSUM b) OF THE BANKRUPT		(S)
Code.	I (We), the debtor(s), affirm that I (we) have re	Certification of Debtor eceived and read the attached no	otice, as required by	§ 342(b) of the Bankruptcy
Joshua M. Atlas		X /s/ Joshua M. A	Atlas	November 20, 2015
Printed Name(s) of Debtor(s)		Signature of De	ebtor	Date
Case No. (if known)		X		
		Signature of Jo	int Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		1401 therif District of Infinois		
In re	Joshua M. Atlas		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	21
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and correct	to the best of my
Date:	November 20, 2015	/s/ Joshua M. Atlas Joshua M. Atlas Signature of Debtor		

American Express PO Box 297871 Fort Lauderdale, FL 33329

Bank Of America PO Box 982235 El Paso, TX 79998

Barnes & Thornburg, LLP 1 N. Wacker Dr. Suite 4400 Chicago, IL 60606

BCS Services, Inc. c/o Edward E. Reda Jr. 8501 W. Higgins, Suite 440 Chicago, IL 60631

Boodell & Domanskis, LLC 353 N. Clark St. Suite 1800 Chicago, IL 60654

Centrust Bank NA 385 Waukegan Road Northbrook, IL 60062

Citi PO Box 6241 Sioux Falls, SD 57117

Citi PO Box 6241 Sioux Falls, SD 57117

Citibank PO Box 769006 San Antonio, TX 78245

David S. Klein Weissman, Nowack, Curry & Wilco, PC 3500 Lenox Road, NE Atlanta, GA 30326 David S. Klein Weissman, Nowack, Curry & Wilco, PC 3500 Lenox Road, NE Atlanta, GA 30326

Enterprise Car Rental 1750 Lake Cook Road Deerfield, IL 60015

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Mills & Hoopes, LLC. 1550 N. Brown Road Lawrenceville, GA 30043

Neil Gerber Eisenberg LLP 2 N. LaSalle Street Suite 1700 Chicago, IL 60602

North Shore Foot and Ankle 2501 Compass Rd. Suite 120 Glenview, IL 60026

Peoples Bank of Arlington Heights 41 S. Vail Arlington Heights, IL 60004

Phoenix Bond & Indemnity Co./BCS 161 N. Clark Street Suite 3040 Chicago, IL 60601

PIP- West LLC 20 Towne Dr. Suite 129 Bluffton, SC 29910

Platinum Investment Properties, Inc 20 Towne Dr. Suite 129 Bluffton, SC 29910 Shoenberg Finkel Newman & Rosenberg 222 S. Riverside Plaza Suite 2100 Chicago, IL 60606